



Order Filed on July 29, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)
SALDUTTI LAW GROUP
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Cherry Hill, NJ 08034
(856) 779-0300
Counsel for Affinity Federal Credit Union

In Re:

Daxeshkumar M. Patel and Sonalben D. Patel,

Debtors.

Case No.: 25-10457-JNP

Chapter: 13

Hrg Date: July 29, 2025 at 11:00AM

Judge: Hon. Jerrold N. Poslusny, Jr.

Recommended Local Form ☐ Followed ☒ Modified

ORDER TERMINATING STAY

The relief set forth on the following page is hereby **ORDERED**.

DATED: July 29, 2025

A handwritten signature in black ink, appearing to be "J. Poslusny", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Upon the motion of Affinity Federal Credit Union, under Bankruptcy Code section 362(d) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is terminated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following, or to exercise the movant's rights to the following if state court proceedings are concluded or are not required under state law to exercise such rights:

Personal property more fully described as: 2015 Volkswagen Tiguan

It is further ORDERED that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject loan documents and pursue its state law remedies including, but not limited to, its right of setoff, repossession and/or suit for replevin, and sale thereafter. Additionally, any purchaser of the property at sheriff's sale, private sale, or auction, or purchaser's assignee, may take any legal action for enforcement of its right to possession of the property.

It is further ORDERED that the movant may join the Debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

It is further ORDERED that the movant shall be permitted to reasonably communicate with Debtor and Debtor's counsel to the extent necessary to comply with applicable non-bankruptcy law.

It is further ORDERED that the Trustee is directed to cease making any further distributions to the Creditor.

It is further ORDERED that the movant shall serve this order on the debtor, any trustee and any other party who entered an appearance on the motion.

It is further ORDERED that this Order shall be immediately effective notwithstanding Fed. R. Bankr. P. 4001(a)(3).

In re:
Daxeshkumar M. Patel
Sonalben D. Patel
Debtors

Case No. 25-10457-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jul 30, 2025

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 01, 2025:

Recip ID	Recipient Name and Address
db/jdb	Daxeshkumar M. Patel, Sonalben D. Patel, 10 Colts Gait Road, Marlton, NJ 08053-5710

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 01, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 30, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity but solely as Owner Trustee for the FLIC Residential Mortgage Loan Trust 1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Fred R. Braverman	on behalf of Joint Debtor Sonalben D. Patel bravelaw@comcast.net
Fred R. Braverman	on behalf of Debtor Daxeshkumar M. Patel bravelaw@comcast.net
Rebecca K. McDowell	on behalf of Creditor Affinity Federal Credit Union rmcowell@slgcollect.com anovoa@slgcollect.com
Thomas B. O'Connell	on behalf of Creditor Affinity Federal Credit Union toconnell@slgcollect.com anovoa@slgcollect.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-1

User: admin

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Date Rcvd: Jul 30, 2025

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Total Noticed: 1

TOTAL: 7